

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Suzanne Maier
 Suzanne Maier
 Debtors

Case No. 15-10053-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Sep 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db	+Suzanne Maier,	MAILING ADDRESS,	11 Hilltop Road,	Feasterville, PA 19053-6323
db	+Suzanne Maier,	11704 Corry Road,	Philadelphia, PA 19154-2513	
13541711	+PNC Bank, N.A.,	3232 Newmark Drive,	Miamisburg, OH 45342-5421	
13452124	+Police And Fire Federal Credit Union,	901 Arch Street,	Philadelphia, PA 19107-2495	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Sep 12 2020 04:51:37	City of Philadelphia,
	City of Philadelphia Law Dept.,	Tax Unit/Bankruptcy Dept,
	Philadelphia, PA 19102-1595	1515 Arch Street 15th Floor,
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2020 04:51:04	
	Pennsylvania Department of Revenue,	Bankruptcy Division,
	Harrisburg, PA 17128-0946	P.O. Box 280946,
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 12 2020 04:51:33	U.S. Attorney Office,
	c/o Virginia Powel, Esq.,	Room 1250,
	615 Chestnut Street,	Philadelphia, PA 19106-4404
13541580	E-mail/Text: megan.harper@phila.gov Sep 12 2020 04:51:37	City of Philadelphia,
	Law Department Tax Unit,	Bankruptcy Group, MSB,
	Philadelphia, PA 19102-1595	1401 John F. Kennedy Blvd., 5th Floor,
13452120	EDI: IRS.COM Sep 12 2020 08:28:00	Internal Revenue Service,
	Centralized Insolvency Operation,	P.O. Box 7346,
	Philadelphia, PA 19101-7346	
13506686	EDI: NAVIENTFKASMSERV.COM Sep 12 2020 08:28:00	Navient Solutions, Inc.,
	Wilkes-Barre, PA 18773-9640	P.O. Box 9640,

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2020 at the address(es) listed below:

ANNE M. AARONSON	on behalf of Creditor	Police and Fire Federal Credit Union
aaaronson@dilworthlaw.com,		
mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com		
DAVID NEEREN	on behalf of Creditor	PNC Bank, National Association dneeren@udren.com,
vbarber@udren.com		
DONNA M. DONAHER	on behalf of Creditor	PNC Bank, National Association donaherd@fnb-corp.com
HAROLD N. KAPLAN	on behalf of Creditor	PNC Bank, National Association hkaplan@rasnj.com
MICHAEL W. GALLAGHER	on behalf of Debtor	Suzanne Maier mwglaw@msn.com, mwglaw@verizon.net
NICOLE B. LABLETTA	on behalf of Creditor	PNC Bank, National Association
nlabletta@pincuslaw.com, brausch@pincuslaw.com		
REBECCA ANN SOLARZ	on behalf of Creditor	PNC Bank, National Association
bkggroup@kmlawgroup.com		
SHERRI J. SMITH	on behalf of Creditor	PNC Bank, National Association
sherri.braunstein@phelanhallinan.com, pa.bkecf@fedphe.com		
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER	on behalf of Trustee	WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com		
WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com, philaecf@gmail.com	

TOTAL: 11

Information to identify the case:			
Debtor 1	Suzanne Maier		
	First Name	Middle Name	Last Name
Debtor 2	Suzanne Maier		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-10053-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Suzanne Maier

Suzanne Maier

9/10/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.